

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

ERICKA FERGUSON

Debtor(s)

Case No. 09-14213

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/21/2009.
- 2) The plan was confirmed on 06/25/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 09/04/2013.
- 6) Number of months from filing to last payment: 52.
- 7) Number of months case was pending: 55.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$20,675.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$15,669.06
Less amount refunded to debtor	\$245.13

**NET RECEIPTS: \$15,423.93**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,464.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$715.24
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$4,179.24**

Attorney fees paid and disclosed by debtor: \$36.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AFNI/VERIZON	Unsecured	552.00	NA	NA	0.00	0.00
ASSOCIATED RADIOLOGISTS	Unsecured	611.00	NA	NA	0.00	0.00
BARONS CREDITORS SERVICE CORP	Unsecured	1,313.00	NA	NA	0.00	0.00
BECKET & LEE LLP	Unsecured	NA	627.90	627.90	627.90	0.00
BMG MUSIC SERVICE	Unsecured	145.00	NA	NA	0.00	0.00
CAB SERVICES INC	Unsecured	506.00	NA	NA	0.00	0.00
CBE GROUP	Unsecured	95.00	NA	NA	0.00	0.00
CITIBANK	Unsecured	658.00	NA	NA	0.00	0.00
CITY OF JOLIET	Secured	2,724.00	2,724.00	2,724.00	2,724.00	0.00
DEBT CREDIT SERVICES	Unsecured	145.00	NA	NA	0.00	0.00
DEPENDON COLLECTION SERVICE	Unsecured	432.00	NA	NA	0.00	0.00
DIRECT MERCHANTS BANK	Unsecured	1,197.00	NA	NA	0.00	0.00
ES FINANCIAL CORP	Unsecured	0.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	519.00	426.24	426.24	426.24	0.00
MEDICAL BUSINESS BUREAU	Unsecured	1,190.00	NA	NA	0.00	0.00
NATIONSTAR MORTGAGE	Secured	0.00	0.00	0.00	0.00	0.00
NATIONSTAR MORTGAGE	Secured	5,000.00	100.00	100.00	100.00	0.00
NCO FINANCIAL SYSTEMS INC	Unsecured	1,775.00	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEMS INC	Unsecured	1,280.00	NA	NA	0.00	0.00
NICOR GAS	Unsecured	1,542.00	NA	NA	0.00	0.00
NICOR GAS	Unsecured	579.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	649.00	649.46	649.46	649.46	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	NA	628.11	628.11	628.11	0.00
SUPERIOR MANAGEMENT	Unsecured	464.00	NA	NA	0.00	0.00
VILLAGE OF NEW LENOX	Unsecured	250.00	250.00	250.00	250.00	0.00
VISION FINANCIAL SERVICES	Unsecured	2,400.00	2,401.11	2,401.11	2,401.11	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
WELLS FARGO BANK	Secured	0.00	0.00	0.00	0.00	0.00
WELLS FARGO BANK	Secured	8,000.00	3,437.87	3,437.87	3,437.87	0.00
WILL COUNTY CLERK	Secured	3,543.00	0.00	0.00	0.00	0.00
WILL COUNTY CLERK	Secured	2,533.00	0.00	0.00	0.00	0.00
WILL COUNTY CLERK	Secured	1,616.00	0.00	0.00	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$3,537.87	\$3,537.87	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$2,724.00	\$2,724.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$6,261.87</b>	<b>\$6,261.87</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$4,982.82</b>	<b>\$4,982.82</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$4,179.24</u>
Disbursements to Creditors	<u>\$11,244.69</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$15,423.93</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/12/2013

By: /s/ Glenn Stearns

\_\_\_\_\_  
Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.